

UNITED STATES BANKRUPTCY COURT

DISTRICT OF UTAH

In re: Kenneth Alan Ralphs and Camille C Ralphs  
Debtor

Case No. \_\_\_\_\_  
(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

YEAR	AMOUNT	SOURCE
2010	\$1557	Employment
2009	\$43700	Employment
2008	\$60971	Employment

2. Income other than from employment or operation of business

None

☐ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

YEAR	AMOUNT	SOURCE
2009	\$9394	Disability Pay

3. Payments to creditors

None

□ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Mortgage Service Center 4001 Leadenhall Rd Mount Laurel, NJ 08054	27 <sup>th</sup> of month	1424 per month	\$201,336
Wells Fargo Bank NV NA PO Box 31557 Billings, MT 59107	28 <sup>th</sup> of month	284 per month	\$43,998

None

■ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None

■ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

■ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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None

■ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

None

- List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CREDITOR OR SELLER

DATE OF REPOSSESSION,  
FORECLOSURE SALE,  
TRANSFER OR RETURN

DESCRIPTION  
AND VALUE OF  
PROPERTY

#### 6. Assignments and receiverships

None

- a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF  
ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF  
ASSIGNMENT OR  
SETTLEMENT

None

- b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CUSTODIAN

NAME AND LOCATION  
OF COURT, CASE  
TITLE & NUMBER

DATE OF  
ORDER

DESCRIPTION AND  
VALUE  
OF PROPERTY

#### 7. Gifts

None

- List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF  
PERSON OR ORGANIZATION

RELATIONSHIP  
TO DEBTOR,  
IF ANY

DATE  
OF GIFT

DESCRIPTION  
AND VALUE  
OF GIFT

Church of Jesus Christ of Latter-  
day Saints

Church member

Regular

About \$4,800 in the year

#### 8. Losses

None

- List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND  
VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES  
AND, IF LOSS WAS COVERED IN  
WHOLE OR IN PART BY INSURANCE,  
GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

- List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS  
OF PAYEE

DATE OF PAYMENT,  
NAME OF PAYER IF  
OTHER THAN DEBTOR

AMOUNT OF MONEY OR  
DESCRIPTION AND  
VALUE OF PROPERTY

**10. Other transfers**

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Peter Lawton 38 Prospect Park SW #1 Brooklyn, NY 11215 No relationship to debtor	4/7/2009	Timeshare, valued at \$4,500, sold to pay debts. Debtor sold for \$4,500, actually realized about \$3,490 after commissions/costs.
Do not remember transferee	2009	1996 Dodge Caravan, valued at about \$700, sold for \$700 to pay debts.

None ☐ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, NAME AND ADDRESS OF INSTITUTION	LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None List all property owned by another person that the debtor holds or controls.

□

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Grandchildren listed in schedules, property held in Debtors' names and grandchildren's names	Bank account	Utah Community Credit Union savings

**15. Prior Address of Debtor**

None ■ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None ■ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ■ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF ENVIRONMENTAL NOTICE	LAW
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None ■ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF ENVIRONMENTAL NOTICE	LAW
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None ■ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18. Nature, location and name of business**

- None  
☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in 8 which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case. *If the debtor is a partnership*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case. *If the debtor is a corporation*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL NAME OR TAXPAYER ID NO (ITIN) / COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Orchids and Lace	26-1972544		Floral design and gifts	2/14/1993 – present
Myldslifestyle.com	"		Website	No income earned or sales made to date

- None  
☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time. *(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

#### 19. Books, records and financial statements

- None  
☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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- None  
☒ b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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- None  
☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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- None  
☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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**20. Inventories**

None  
■

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market, or other basis)
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None  
■

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESS OF CUSTODIAN OF INVENTORY RECORDS
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**21. Current Partners, Officers, Directors and Shareholders**

None  
■

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None  
■

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE	NAME AND ADDRESS	TITLE OF STOCK OWNERSHIP
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**22. Former partners, officers, directors and shareholders**

None  
■

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None  
■

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23. Withdrawals from a partnership or distributions by a corporation**

None  
■

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group**

None  
■

None If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER-IDENTIFICATION NUMBER (EIN)
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**25. Pension Funds**

None  
■

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 1/27/2010

Signature: /s/ Kenneth Alan Ralphs

Debtor

Date 1/27/2010

Signature: /s/ Camille C Ralphs

(Joint Debtor, if any)

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*[If completed on behalf of a partnership or corporation]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date \_\_\_\_\_

Signature \_\_\_\_\_

Print Name and Title \_\_\_\_\_

Date \_\_\_\_\_

Signature \_\_\_\_\_

Of Joint Debtor, if any

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*



B6 (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court  
District Of UTAH

In re Kenneth Alan Ralphs and  
Camille C Ralphs  
Debtor

Case No. \_\_\_\_\_  
Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES		\$ 221,500		
B - Personal Property	YES		\$ 59,259.16		
C - Property Claimed as Exempt	YES				
D - Creditors Holding Secured Claims	YES			\$ 248,173	
E - Creditors Holding Unsecured Priority Claims	YES			\$ 0	
F - Creditors Holding Unsecured Nonpriority Claims	YES			\$ 92,277	
G - Executory Contracts and Unexpired Leases	YES				
H - Codebtors	YES				
I - Current Income of Individual Debtors	YES				\$ 3,537
J - Current Expenses of Individual Debtors	YES				\$ 3,600
<b>TOTAL</b>			\$ 280,759.16	\$ 340,450	

United States Bankruptcy Court  
District Of UTAH

In re Kenneth Alan Ralphs and  
Camille C Ralphs  
Debtor

Case No. \_\_\_\_\_

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

**State the following:**

Average Income (from Schedule I, Line 16)	\$ 3,537
Average Expenses (from Schedule J, Line 18)	\$ 3,600
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 )	\$ 4,288
TOTAL	\$

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 27,073
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0
4. Total from Schedule F		\$ 92,277
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 119,350

**B6A (Official Form 6A) (12/07)**

In re Kenneth Alan Ralphs and Camille C Ralphs ,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE A – REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1092 North 800 West, Orem, UT 84057. (tax value 187,000. Comparables showed 220,000)	Owners	J	\$ 220,000	\$ 245,000
Iron Blossom time share in Snowbird, Utah, for one week per year in Iron Blossom Lodge. Maintenance fees under \$200	Owners	J	\$ 1,500	\$ 4,000

Total \$ 221,500  
(Report also on Summary of Schedules.)

B6B (Official Form 6B) (12/07)

In re Kenneth Alan Ralphs and Camille C Ralphs,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE B – PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Alpine Credit Union checking	J	\$0
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Alpine Credit Union savings 1	J	\$25.2
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Alpine Credit Union savings 2	J	\$0
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Alpine Credit Union Business checking	J	\$6.65
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Utah Community Credit Union savings	J	\$19
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Utah Community Credit Union checking (came with savings, but never used)	J	\$0
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Utah Community Credit Union savings, held for grandchild B. R. in name of Debtors and grandchild	J	\$134.97
2. Checking, savings or other financial		Utah Community Credit Union savings, held for	J	\$134.97

**B6B (Official Form 6B) (12/07)**

In re Kenneth Alan Ralphs and Camille C Ralphs ,  
Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE B – PERSONAL PROPERTY**

accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	grandchild C. R. in name of Debtors and grandchild		
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Utah Community Credit Union savings, held for grandchild N. R. in name of Debtors and grandchild	J	\$134.97
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Utah Community Credit Union savings, held for grandchild C. R. in name of Debtors and grandchild	J	\$134.97
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Utah Community Credit Union savings, held for grandchild H. R. in name of Debtors and grandchild	J	\$134.97
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Utah Community Credit Union savings, held for grandchild C. S. in name of Debtors and grandchild	J	\$134.97
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Utah Community Credit Union savings, held for grandchild K. S. in name of Debtors and grandchild	J	\$134.97
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Utah Community Credit Union savings, held for grandchild T. S. in name of Debtors and grandchild	J	\$134.97
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Utah Community Credit Union savings, held for grandchild E. F. in name of Debtors and grandchild	J	\$134.97
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Utah Community Credit Union savings, held for grandchild L. F. in name of Debtors and grandchild	J	\$103.58
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Utah Community Credit Union savings, held for grandchild A. H. in name of Debtors and grandchild	J	\$100
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Utah Community Credit Union savings, held for grandchild T. S. in name of Debtors and grandchild	J	\$100
3. Security deposits with public utilities, telephone companies, landlords, and others.	X		

**B6B (Official Form 6B) (12/07)**

**In re** **Kenneth Alan Ralphs and Camille C Ralphs** ,  
**Debtor**

**Case No.** \_\_\_\_\_  
**(If known)**

**SCHEDULE B – PERSONAL PROPERTY**

4. Household goods and furnishings, including audio, video, and computer equipment.	Washer, Dryer, Fridge, Freezer, Stove, Microwave, Carpets in Use, Sewing machine, Provisions sufficient for 12 months (food, household tools, daily dishes, silverware, small appliances, and provisions)	J	\$3,000
4. Household goods and furnishings, including audio, video, and computer equipment.	Beds and bedding	J	\$200
4. Household goods and furnishings, including audio, video, and computer equipment.	Second refridgerator, very old	J	\$25
4. Household goods and furnishings, including audio, video, and computer equipment.	Second sewing machine, purchased for \$25 over one year ago, kept for use of daughter	J	\$15
4. Household goods and furnishings, including audio, video, and computer equipment.	Two couches, three love seats, and an armchair	J	\$500
4. Household goods and furnishings, including audio, video, and computer equipment.	Kitchen table, one kitchen chair, and three classroom chairs used as kitchen chairs (original chairs broke)	J	\$50
4. Household goods and furnishings, including audio, video, and computer equipment.	Dining table and chairs	J	\$200
4. Household goods and furnishings, including audio, video, and computer equipment.	Large television, encumbered by debt to RC Willey	J	\$1,000
4. Household goods and furnishings, including audio, video, and computer equipment.	Kitchen hutch	J	\$100
4. Household goods and furnishings, including audio, video, and computer equipment.	3 dressers	J	\$75
4. Household goods and furnishings, including audio, video, and computer equipment.	Old riding lawnmower	J	\$50
4. Household goods and furnishings, including audio, video, and computer equipment.	Gas barbecue grill	J	\$150
4. Household goods and furnishings, including audio, video, and computer equipment.	DVD Blue Ray Player	J	\$100
4. Household goods and furnishings, including audio, video, and computer equipment.	VCR players, out of use, old and probably broken	J	\$5
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	Books	J	\$100
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	Family pictures	J	\$5
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	Pictures on walls	J	\$20

B6B (Official Form 6B) (12/07)

In re Kenneth Alan Ralphs and Camille C Ralphs ,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE B – PERSONAL PROPERTY**

5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Coin collection from Ken's childhood	J	\$50
6. Wearing Apparel.		Clothes	J	\$200
7. Furs and jewelry.		Wife's diamond wedding ring with yellow gold band	J	\$1,000
7. Furs and jewelry.		Fake custom jewelry kept in jewelry box	J	\$50
8. Firearms and sports, photographic, and other hobby equipment.		30-06 Rifle	J	\$100
8. Firearms and sports, photographic, and other hobby equipment.		308 Rifle	J	\$80
8. Firearms and sports, photographic, and other hobby equipment.		45 Handgun	J	\$50
8. Firearms and sports, photographic, and other hobby equipment.		22 Handgun	J	\$25
8. Firearms and sports, photographic, and other hobby equipment.		Fishing gear	J	\$25
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Alliance Whole Life Insurance Policy, insuring life of Husband, face amount \$40,000, Wife is primary beneficiary. Monthly payment is \$49. Created in about 1975.	H	\$5,000
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Reliastar Whole Life Insurance Policy, insuring life of Wife, face amount \$150,000, Husband is primary beneficiary. Monthly payment is \$150. Created in about 2003 or 2004.	W	\$9,000
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Four whole life insurance policies with Aviva life, insuring the life of four of Debtors' children, beneficiaries include Debtors and children's families. Policies were set up by Debtors. Created 2007	J	\$1,000
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Sun Life Roth IRA, created in about 1998. No contributions made in last year.	H	\$13,000
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Ing IRA, created in about 2001 or 2002 with rollover from employment-based account. No contributions made in last year.	W	\$16,000
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			

**B6B (Official Form 6B) (12/07)**

In re **Kenneth Alan Ralphs and Camille C Ralphs** ,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE B – PERSONAL PROPERTY**

16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Chevy Suburban 1500 in fair condition. Mileage is about 125,000.	J	\$2,855
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1995 Lincoln Continental in fair condition. Mileage is about 130,000.	J	\$1,825
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Camping / travel trailer that attaches to the back of the car.	J	\$1,500
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Dell desktop with monitor and printer	J	\$50
28. Office equipment, furnishings, and supplies.		Computer desk, purchased for \$0 from prior owner.	J	\$5
28. Office equipment, furnishings, and supplies.		Old office desk	J	\$20
28. Office equipment, furnishings, and supplies.		Old four-drawer file cabinet	J	\$10
29. Machinery, fixtures, equipment, and supplies used in business.		Cricket machine for cutting paper, vinyl, etc.	J	\$50
29. Machinery, fixtures, equipment, and supplies used in business.		Backdrops used in wedding setup business	J	\$150



**B6B (Official Form 6B) (12/07)**

In re Kenneth Alan Ralphs and Camille C Ralphs ,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE B – PERSONAL PROPERTY**

30. Inventory.		Beads and fake flowers used in flower business	J	\$50
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
			Total	\$59,259.16
(Report also on Summary of Schedules.)				

**B6C (Official Form 6C) (12/07)**

In re **Kenneth Alan Ralphs and Camille C Ralphs** ,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE C – EXEMPT PROPERTY**

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

- ☐ 11 U.S.C. § 522(b)(2)  
☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1092 North 800 West, Orem, UT 84057. (tax value 187,000. Comparables showed 220,000)	U.C.A. 78B-5-503	\$20,000	\$220,000
Iron Blossom time share in Snowbird, Utah, for one week per year in Iron Blossom Lodge. Maintenance fees under \$200	U.C.A. 78B-5-503	\$1,500	\$1,500
Wife's diamond wedding ring with yellow gold band	U.C.A. 78B-5-506(1)(d)	\$1,000	\$1,000
Alliance Whole Life Insurance Policy, insuring life of Husband, face amount \$40,000, Wife is primary beneficiary. Monthly payment is \$49. Created in about 1975.	U.C.A. 78B-5-505(a)(xi)	\$10,000	\$10,000
Reliastar Whole Life Insurance Policy, insuring life of Wife, face amount \$150,000, Husband is primary beneficiary. Monthly payment is \$150. Created in about 2003 or 2004.	U.C.A. 78B-5-505(a)(xii)	\$9,000	\$9,000
Sun Life Roth IRA, created in about 1998. No contributions made in last year.	U.C.A. 78B-5-505(a)(xiv)	\$13,000	\$13,000
Ing IRA, created in about 2001 or 2002 with rollover from employment-based account. No contributions made in last year.	U.C.A. 78B-5-505(a)(xiv)	\$16,000	\$6,000
1999 Chevy Suburban 1500 in fair condition. Mileage is about 125,000.	U.C.A. 78B-5-506(3)	\$2,500	\$2,855
1995 Lincoln Continental in fair condition. Mileage is about 130,000.	U.C.A. 78B-5-505(a)(xiv)	\$2,500	\$1,825
Four whole life insurance policies with Aviva life, insuring the life of four of Debtors' children, beneficiaries include Debtors and children's families. Policies were set up by Debtors. Created 2007	U.C.A. 78B-5-505(a)(xii)	\$1,000	\$1,000
Washer, Dryer, Fridge, Freezer, Stove, Microwave, Carpets in Use, Sewing machine, Provisions sufficient for 12 months (food, household tools, daily dishes, silverware, small appliances, and provisions)	U.C.A. 78B-5-505(a)(viii)	\$3,000	\$3,000
Beds and bedding	U.C.A. 78B-5-505(a)(viii)	\$200	\$200
Two couches, three love seats, and an	U.C.A. 78B-5-506(1)(a)	\$500	\$500

**B6C (Official Form 6C) (12/07)**

In re **Kenneth Alan Ralphs and Camille C Ralphs** ,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE C – EXEMPT PROPERTY**

armchair			
Kitchen hutch	U.C.A. 78B-5-506(1)(a)	\$100	\$100
3 dressers	U.C.A. 78B-5-506(1)(a)	\$75	\$75
Kitchen table, one kitchen chair, and three classroom chairs used as kitchen chairs (original chairs broke)	U.C.A. 78B-5-506(1)(b)	\$50	\$50
Dining table and chairs	U.C.A. 78B-5-506(1)(b)	\$200	\$200
Books	U.C.A. 78B-5-506(1)(c)	\$50	\$50
Family pictures	U.C.A. 78B-5-505(a)(ix)	\$5	\$5
Backdrops used in wedding setup business	U.C.A. 78B-5-506(2)	\$150	\$150
Beads and fake flowers used in flower business	U.C.A. 78B-5-506(2)	\$25	\$25
Cricket machine for cutting paper, vinyl, etc.	U.C.A. 78B-5-506(2)	\$50	\$50
		Total	\$80,905
(Report also on Summary of Schedules.)			

B6D (Official Form 6D) (12/07)

In re Kenneth Alan Ralphs and Camille C Ralphs,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE D – CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
<u>Account No:</u> Mortgage Service Center 4001 Leadenhall Rd Mount Laurel, NJ 08054		J	Date: 04/01/2007. Nature: Trust Deed (First Mortgage). Property: 1092 North 800 West, Orem, UT 84057. (tax value 187,000. Comparables showed 220,000). Value: \$220,000.				\$201,336	\$0
<u>Account No:</u> RC Willey Home Furnishings 2301 South 300 West Salt Lake City, UT 84115		H	Date: 01/01/1991. Nature: Security Agreement. Property: Large television and DVD Blue Ray Player. Value: \$1,100.				\$2,839	\$1,739
<u>Account No:</u> Wells Fargo Bank NV NA PO Box 31557 Billings, MT 59107		J	Date: 06/01/2007. Nature: Trust Deed (Second Mortgage). Property: 1092 North 800 West, Orem, UT 84057. (tax value 187,000. Comparables showed				\$43,998	\$25,334

B6D (Official Form 6D) (12/07)

In re Kenneth Alan Ralphs and Camille C Ralphs ,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE D – CREDITORS HOLDING SECURED CLAIMS**

			220,000).					
			Value: \$18,664.					
Total							\$248,173	\$27,073
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (12/07)

In re Kenneth Alan Ralphs and Camille C Ralphs,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE E – CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

B6E (Official Form 6E) (12/07)

In re Kenneth Alan Ralphs and Camille C Ralphs ,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE E – CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07)

In re Kenneth Alan Ralphs and Camille C Ralphs ,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE E – CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

**Type of Priority for Claims Listed on This Sheet**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No:									
Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							\$ 0		
Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)								\$ 0	\$ 0



B6F (Official Form 6F) (12/07)

In re Kenneth Alan Ralphs and Camille C Ralphs,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F – CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated."

If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.



Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
<u>Account No:</u> 1st National Bank of Omaha PO Box 3412 Omaha, NE 68103		J	Date: February 1, 1997. Consideration: Credit Card.				\$6,924
<u>Account No:</u> Alpine Credit Union 1510 North State St Orem, UT 84057		J	Date: February 1, 1987. Consideration: Credit Card.				\$10
<u>Account No:</u> American Express PO Box 981537 El Paso, TX 79998		J	Date: March 1, 2003. Consideration: Credit Card.				\$227
<u>Account No:</u> Bank of America PO Box 17054 Wilmington, DE 19850		J	Date: February 1, 1996. Consideration: Credit Card.				\$33,753
<u>Account No:</u> Chase PO Box 7090 Mesa, AZ 85216		J	Date: October 1, 1993. Consideration: Credit Card.				\$2,157
<u>Account No:</u> Chase Bank USA 800 Brooksedge Blvd Westerville, OH 43081		J	Date: October 1, 1993. Consideration: Credit Card.				\$20,645

B6F (Official Form 6F) (12/07)

In re Kenneth Alan Ralphs and Camille C Ralphs ,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F – CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

<u>Account No:</u> Citi Cards / Citibank PO Box 6241 Sioux Falls, SD 57117	J	Date: March 1, 1995. Consideration: Credit Card.			\$18,653
<u>Account No:</u> Discover Financial Services LLC PO Box 15316 Wilmington, DE 19850	J	Date: December 1, 1994. Consideration: Credit Card.			\$3,241
<u>Account No:</u> Discover Financial Services LLC PO Box 15316 Wilmington, DE 19850	J	Date: November 1, 2002. Consideration: Credit Card.			\$5,780
<u>Account No:</u> GEMB / Sams Club DC PO Box 981400 El Paso, TX 79998	J	Date: August 1, 2005. Consideration: Credit Card.			\$887
<u>Account No:</u> Green Tree Servicing LLC 332 Minnesota St Ste 610 Saint Paul, MN 55101	J	Date: August 1, 1997. Consideration: Co-sign on vehicle debt with son Kenneth A. Ralphs, Jr.			Unknown
Total					\$92,277
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					

B6G (Official Form 6G) (12/07)

In re Kenneth Alan Ralphs and Camille C Ralphs ,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE G – EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

In re Kenneth Alan Ralphs and Camille C Ralphs ,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE H – CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Kenneth Alan Ralphs, Jr. 219 Crest Circle Tooele, UT 84074	Green Tree Servicing LLC 332 Minnesota St Ste 610 Saint Paul, MN 55101

B6I (Official Form 6I) (12/07)

In re Kenneth Alan Ralphs and Camille C Ralphs,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE I – CURRENT MONTHLY INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled “Spouse” must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): None.	AGE(S): NA
Occupation	Disabled	School bus driver
Name of Employer		Provo School District
How long employed		7 years
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$ _____	\$ <u>1,500</u>
2. Estimate monthly overtime	\$ _____	\$ _____
3. SUBTOTAL	\$ <u>0</u>	\$ <u>1,500</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ _____	_____
b. Insurance	\$ _____	_____
c. Union dues	\$ _____	_____
d. Other (Specify): _____	\$ _____	_____
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>0</u>	\$ <u>0</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>0</u>	\$ <u>1,500</u>
7. Regular income from operation of business, profession or farm (attach detailed statement)	\$ _____	\$ _____
8. Income from real property	\$ _____	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social security or government assistance (Specify): _____	\$ _____	\$ _____
12. Pension or retirement income	\$ _____	\$ _____
13. Other monthly income (Specify): _____	\$ <u>2,037</u>	\$ _____
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>2,037</u>	\$ <u>0</u>
15. AVERAGE MONTHLY INCOME (Add amounts on lines 6 and 14)	<u>2,037</u>	<u>1,500</u>
16. COMBINED AVERAGE MONTHLY INCOME (Combine totals from line 15)	\$ <u>3,537</u>	
17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:	_____	

B6J (Official Form 6J) (12/07)

In re Kenneth Alan Ralphs and Camille C Ralphs ,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE J – CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, or semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) \$ 1,708
  - a. Are real estate taxes included? Yes X No \_\_\_\_\_
  - b. Is property insurance included? Yes X No \_\_\_\_\_
2. Utilities:
  - a. Electricity and heating fuel \$ 148
  - b. Water and sewer \$ 67
  - c. Telephone \$ 80
  - d. Other Cable and internet \$ 69
3. Home maintenance (repairs and upkeep) \$ 100
4. Food \$ 300
5. Clothing \$ 100
6. Laundry and dry cleaning \$ 0
7. Medical and dental expenses \$ 150
8. Transportation (not including car payments) \$ 0
9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 25
10. Charitable contributions \$ 400
11. Insurance (not deducted from wages or included in home mortgage payments) \$
  - a. Homeowner's or renter's \$
  - b. Life \$ 340
  - c. Health \$ 0
  - d. Auto \$ 73
  - e. Other \$ 0
12. Taxes (not deducted from wages or included in home mortgage payments)  
(Specify) \_\_\_\_\_ \$ 0
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)
  - a. Auto \$ 0
  - b. Other \$ 0
  - c. Other \$
14. Alimony, maintenance, and support paid to others \$ 0
15. Payments for support of additional dependents not living at your home \$ 0
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 40
17. \_\_\_\_\_ \$ 0
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$ 3,600
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

20. STATEMENT OF MONTHLY NET INCOME
  - a. Average monthly income from Line 15 of Schedule I \$ 3,537
  - b. Average monthly expenses from Line 18 above \$ 3,600
  - c. Monthly net income (a. minus b.) \$ -63

**Debtor**

**(If known)**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date 1/27/2010

Signature: /s/ Camille C Ralphs  
(Joint Debtor, if any)

Date 1/27/2010

[If joint case, both spouses must sign.]

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Social Security No.  
(Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.*

Address

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

Date \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

I, the \_\_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership ] of the \_\_\_\_\_ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_ sheets (*Total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date \_\_\_\_\_

Signature: \_\_\_\_\_

[Print or type name of individual signing on behalf of debtor.]

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571